

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Tommy Tam
 Debtor

Case No. 17-17147-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Keith
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 3

Date Rcvd: Nov 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2019.

db +Tommy Tam, 1608 W. Leesport Road, Leesport, PA 19533-8839
 cr +HSBC BANK USA, NATIONAL ASSOCIATION, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2019 03:48:10 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2019 at the address(es) listed below:

DANIEL S. SIEDMAN on behalf of Creditor BM Manager, Inc. dsiedman@ciardilaw.com,
 dtorres@ciardilaw.com;sfritzlen@ciardilaw.com
 GEORGE M. LUTZ on behalf of Debtor Tommy Tam glutz@hvmlaw.com,
 amerkey@hvmlaw.com;r49419@notify.bestcase.com
 JEROME B. BLANK on behalf of Creditor HSBC Bank USA, National Association As Trustee For, et.
 al. paeb@fedphe.com
 K. KIRK KARAGELIAN on behalf of Creditor BM Manager, Inc. karagelian@csklaw.com,
 devine@csklaw.com
 KERI P EBECK on behalf of Creditor VW Credit Leasing, Ltd kebeck@bernsteinlaw.com,
 jbluemle@bernsteinlaw.com
 KEVIN G. MCDONALD on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION
 bkgroup@kmlawgroup.com
 KEVIN G. MCDONALD on behalf of Creditor VW Credit Leasing, Ltd bkgroup@kmlawgroup.com
 KEVIN G. MCDONALD on behalf of Creditor HSBC Bank USA, National Association As Trustee et al
 bkgroup@kmlawgroup.com
 KEVIN G. MCDONALD on behalf of Creditor HSBC Bank USA, National Association As Trustee For,
 et. al. bkgroup@kmlawgroup.com
 MATTEO SAMUEL WEINER on behalf of Creditor VW Credit Leasing, Ltd bkgroup@kmlawgroup.com
 REBECCA ANN SOLARZ on behalf of Creditor VW Credit Leasing, Ltd bkgroup@kmlawgroup.com
 ROLANDO RAMOS-CARDONA on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
 SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
 THOMAS YOUNG.HAE SONG on behalf of Creditor HSBC Bank USA, National Association As Trustee
 For, et. al. paeb@fedphe.com
 THOMAS YOUNG.HAE SONG on behalf of Creditor HSBC Bank USA, National Association As Trustee et
 al paeb@fedphe.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 16

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Tommy Tam fdba Original Philly Steaks fdba
Country Fair Fries & Dogs fdba Country Fair
Original Philly Steaks fdba Turkey and Salad
Sensations aka Wai Chiu Tam fdba Philly Steaks

Debtor

Specialized Loan Servicing LLC as servicer for
HSBC Bank USA, National Association as
Trustee for Nomura Asset Acceptance
Corporation, Alternative Loan Trust, series 2006-
WFI Mortgage Pass-Through Certificates

Movant

vs.

Tommy Tam fdba Original Philly Steaks fdba
Country Fair Fries & Dogs fdba Country Fair
Original Philly Steaks fdba Turkey and Salad
Sensations aka Wai Chiu Tam fdba Philly Steaks

Debtor

Scott F. Waterman, Esquire

Trustee

CHAPTER 13

NO. 17-17147 ELF

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$3,534.03**, which breaks down as follows;

Post-Petition Payments:	August 2019 to October 2019 at \$1,618.01/month
Suspense Balance:	\$1,320.00
Total Post-Petition Arrears	\$3,534.03

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on November 1, 2019 and continuing through April 1, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,618.01** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$589.01 from November 2019 to March 2020 and \$588.98 for April 2020** towards the arrearages on or before the last day of each month at the address below;

WELLS FARGO BANK, N.A.
DEFAULT DOCUMENT PROCESSING
N9286-01Y
1000 BLUE GENTIAN ROAD
EAGAN, MN 55121-7700

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.


8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.


Date: October 11, 2019

By: /s/ Kevin G. McDonald, Esquire
Attorney for Movant


Date: October 24, 2019


George M. Lutz, Esquire
Attorney for Debtor

Date: 11/6/19


Scott F. Waterman, Esquire
Chapter 13 Trustee

Approved by the Court this 14th day of November, 2019. However, the court
retains discretion regarding entry of any further order.


Bankruptcy Judge
Eric L. Frank